

National Bank Community development Investments

4th Quarter, 2004

AT-A-GLANCE CHART

The following chart lists national bank investments, made through the 12 CFR 24 authority, to which the OCC responded during the fourth quarter of 2004 (October through December). The list is alphabetically ordered by bank name.

Investing Banks	Investment Name	Investment Target	Investment Activity (Public Welfare Beneficiary)	Investment Structure	Investment Amount
Bank of America, NA	Apollo Tax Credit Fund XXIX LP	Nationwide	Affordable housing with LIHTC	LP	\$15,000,000
Bank of America, NA	Garnet LIHTC Fund VI LLC	Multi-state	Affordable housing with LIHTC	LLC	\$17,402,965
Bank of America, NA	MMA Financial Housing Investments VII LP	Nationwide	Affordable housing with LIHTC	LP	\$82,000,000
Bank of America, NA	MS Guaranteed Tax Credit Fund VIII, LLC	Nationwide	Affordable housing with LIHTC	LLC	\$24,500,000
Bank of America, NA	Sun America Affordable Housing Partners 139	Nationwide	Affordable housing with LIHTC	LP	\$38,094,149
Bank One, NA	DA Holmes Senior Apartments	MO	Affordable housing with LIHTC	LP	\$7,300,000
Bank One, NA	Delaware Equity Fund VI	DE	Affordable housing with LIHTC	LP	\$6,000,000

Investing Banks	Investment Name	Investment Target	Investment Activity (Public Welfare Beneficiary)	Investment Structure	Investment Amount
Bank One, NA	Dogwood Place, LP	TN	Affordable housing	LP	\$6,200,000
Bank One, NA	Jackson Senior Garden Apartments II	MO	Affordable housing with LIHTC	LP	\$1,600,000
Bank One, NA	MMA Financial XXVIII	Multi-states	Affordable housing	LP	\$10,000,000
Bank One, NA	USA Institutional Tax Credit Fund, XL-A	Multi-state	Affordable housing with LIHTC	LP	\$5,000,000
Bank One, NA	USA Institutional TCF XL	Multi-State	Affordable housing with LIHTC	LP	\$5,000,000
Bank One, NA	USA Institutional TCF XLI	NJ, NY	Affordable housing with LIHTC	LP	\$10,000,000
Bank One, NA	Whittington Estates, LP	MO	Affordable housing with LIHTC	LP	\$2,700,000
Banknorth, NA	CCM Loan Fund I LLC	ME	Economic development	LLC	\$4,120,000
Charles Schwab Bank, NA	Bay Area Equity Fund I, LP	CA	Economic development	LP	\$2,000,000
Charles Schwab Bank, NA	CRA Fund of SBICs II, LP	Nationwide	Economic development	LP	\$5,000,000

Investing Banks	Investment Name	Investment Target	Investment Activity (Public Welfare Beneficiary)	Investment Structure	Investment Amount
Charter One Bank, NA	Alliance Capital Partners-1, LP	Multi-State	Economic development/small business	CDC Subsidiary	\$1,000,000
Charter One Bank, NA	Cleveland New Markets Investment Fund LLC	OH	Economic development/area revitalization	LLC	\$1,000,000
Charter One Bank, NA	Delta Point Capital III LP	NY	Economic development	LP	\$1,000,000
Charter One Bank, NA	High Peaks Ventures, LP	NY	Economic development	LP	\$500,000
Charter One Bank, NA	MWV Pinnacle Capital Fund, LP	OH	Economic development	LP	\$1,000,000
Citibank, NA	Boston Capital Corporate Tax Credit Fund XXI, LP	Multi-State	Affordable housing with LIHTC	LP	\$20,000,000
Citibank, NA	California Equity Fund 2004 LLC	CA	Affordable housing with LIHTC	LLC	\$8,000,000
Citibank, NA	Citibank Conversion Application – First American Bank, SSB	TX	Affordable housing	N/A	\$10,123,000
Citibank, NA	DCIC New Markets LLC	DE	Economic development	LLC	\$1,500,000

Investing Banks	Investment Name	Investment Target	Investment Activity (Public Welfare Beneficiary)	Investment Structure	Investment Amount
Citibank, NA	Delaware Equity Fund for Housing LP VI	DE	Affordable housing with LIHTC	LP	\$6,000,000
Citibank, NA	Enterprise Housing Partners XII LP	Multi-State	Affordable housing with LIHTC	LP	\$20,000,000
Citibank, NA	Genesis Real Estate Fund II, LLC	CA	Economic development and area revitalization	LLC	\$15,000,000
Citibank, NA	MMA Financial Institutional Tax Credit XXVII, LP	AZ, DC, NY, WY	Affordable housing with LIHTC	LP	\$25,000,000
Citibank, NA	National Equity Fund 2004 LLC	Multi-State	Affordable housing with LIHTC	LLC	\$25,000,000
Citibank, NA	New York Equity Fund 2004 LLC	NY	Affordable housing with LIHTC	LLC	\$16,076,500
Citibank, NA	Related Corporate Partners XXVII, LP	Multi-State	Affordable housing with LIHTC	LP	\$20,000,000
Citibank, NA	U.S.A. Institutional Tax Credits Fund XLI, LP	NJ, NY	Affordable housing with LIHTC	LP	\$8,425,067
Citibank, NA	USA Institutional Tax Credit Fund XLIIA-LP	IL, CA	Affordable housing with LIHTC	LP	\$14,360,000
Community National Bank	Boston Capital Corporate Tax Credit Fund XXII LP	CA	Affordable housing with LIHTC	LP	\$3,000,000

Investing Banks	Investment Name	Investment Target	Investment Activity (Public Welfare Beneficiary)	Investment Structure	Investment Amount
First National Bank	First National Bank Group Community CDC	TX	Economic development	CDC Subsidiary	\$432,510
First National Bank	First National Bank Group Community CDC	TX	Economic development/small business	CDC Subsidiary	\$88,901
First National Bank	First National Bank Group Community CDC	TX	Economic development/small business	CDC Subsidiary	\$160,000
First National Bank	Hamilton Apex SBIC	CA	Economic development	LP	\$606,842
First National Bank	Huntington Capital SBIC	CA	Economic development	LP	\$500,000
First National Bank	National Bank Group Community CDC	TX	Area revitalization and stabilization	CDC Subsidiary	\$15,862
Firstmerit Bank, NA	Ohio Equity Fund XIII	OH	Affordable housing with LIHTC	LP	\$18,829,000
HSBC Bank USA, NA	Delaware Equity Fund for Housing LP VI	DE	Affordable housing with LIHTC	LP	\$1,000,000
HSBC Bank USA, NA	Enterprise Housing Partners XII LP	Nationwide	Affordable housing with LIHTC	LP	\$9,310,000
J P Morgan Chase Bank, NA	Conversion of J P Morgan Chase Bank to national bank & merger with Bank One, NA	Nationwide	Affordable housing	N/A	\$937,763,000

Investing Banks	Investment Name	Investment Target	Investment Activity (Public Welfare Beneficiary)	Investment Structure	Investment Amount
Mellon 1st Business Bank, NA	ACE 504 Loan Fund I, LLC	CA	Economic development	LLC	\$200,000
Mellon Bank, N. A.	Delaware Equity Fund for Housing VI	DE	Affordable housing with LIHTC	LP	\$500,000
Mellon Trust of New England, NA	Massachusetts Housing Equity Fund X LLC	MA	Affordable housing with LIHTC	LLC	\$2,000,000
Midsouth Bank, NA	Senior Housing Crime Prevention Foundation	LA	A qualified investment under 12 CFR 25.23 under CRA (LMI Senior Citizens)	Investment Securities	\$594,000
PNC Bank, NA	Delmas Park LP	CA	Affordable housing with LIHTC	LP	\$11,641,686
PNC Bank, NA	Pacific City Lights LP	CA	Affordable housing with LIHTC	LP	\$7,913,481
The First National Bank of Berwick	Central Court Apartments LP	PA	Affordable housing with LIHTC	LP	\$478,510
The First National Bank of Mulberry Grove	Coles County CDC	IL	Economic development	CDC Subsidiary	\$25,000
Treasury Bank, NA	MMA Financial Institutional Tax Credits XXVIII LP	TX	Affordable housing with LIHTC	LP	\$9,000,000
Treasury Bank, NA	MMA Mid-Atlantic Regional Affordable Housing Fund III LP	DC	Affordable housing with LIHTC	LP	\$4,000,000

Investing Banks	Investment Name	Investment Target	Investment Activity (Public Welfare Beneficiary)	Investment Structure	Investment Amount
U.S. Bank NA	Community Reinvestment Fund Inc (CRF-17)	Nationwide	Affordable housing/economic development	LLC	\$1,023,000
U.S. Bank NA	TCF USB/F, LLC	CA	Affordable housing with LIHTC	LLC	\$28,108,697
U.S. Bank NA	Twin Cities Housing Development Corporation, Homewood LP	MN	Affordable housing with LIHTC	LP	\$1,827,500
Union Bank of California, NA	504 Ace Fund I	CA	Economic development	LP	\$1,800,000
Valley National Bank	Related Capital Partners-Stella Gardens	NJ	Affordable housing with LIHTC	LP	\$10,000,000
Wachovia Bank, NA	Application to merge South Trust Bank into Wachovia Bank , NA	Nationwide	Various	N/A	\$107,597,280
Wells Fargo Bank Minnesota, NA	Community Housing Development Corporation, Morrison LP	MN	Affordable housing with LIHTC	LP	\$2,311,238
Wells Fargo Bank Minnesota, NA	Community Housing Development Corporation, Oakland LP	MN	Affordable housing with LIHTC	LP	\$2,172,158
Wells Fargo Bank, NA	Moscow Development LP	ID	Affordable housing	LP	\$3,078,700

Investing Banks	Investment Name	Investment Target	Investment Activity (Public Welfare Beneficiary)	Investment Structure	Investment Amount
Wells Fargo Bank, NA	Parkside Park City LP	UT	Affordable housing with LIHTC	LP	\$1,538,896
Wells Fargo Bank, NA	UBOC Guaranteed Tax Credit Fund V, LLC	CA	Affordable housing with LIHTC	LLC	\$22,981,802
Worth National Bank	WNC Institutional Tax Credit Fund XVII, LP	TX	Economic development and affordable housing with LIHTC	LP	\$1,000,000
Total					\$1,627,399,745